

FIRST FINANCIAL BANCORP

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1071276	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$6,648	\$6,237	-6.2%		
Loans	\$4,834	\$4,323	-10.6%		
Construction & development	\$381	\$286	-24.9%		
Closed-end 1-4 family residential	\$779	\$685	-12.0%		
Home equity	\$412	\$406	-1.4%		
Credit card	\$31	\$28	-9.1%		
Other consumer	\$78	\$47	-39.4%		
Commercial & Industrial	\$895	\$825	-7.8%		
Commercial real estate	\$1,834	\$1,650	-10.0%		
Unused commitments	\$1,069	\$1,042	-2.5%		
Securitization outstanding principal	\$65	\$50	-22.7%		
Mortgage-backed securities (GSE and private issue)	\$422	\$789	86.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$64	\$145	124.8%		
Cash & balances due	\$606	\$283	-53.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$26	\$73	180.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$22	\$63	181.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$6,067	\$5,653	-6.8%		
Deposits	\$5,427	\$5,265	-3.0%		
Total other borrowings	\$442	\$189	-57.3%		
FHLB advances	\$340	\$64	-81.2%		
Equity					
Equity capital at quarter end	\$554	\$556	0.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$72	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.9%	8.8%	--		
Tier 1 risk based capital ratio	13.9%	14.9%	--		
Total risk based capital ratio	15.3%	16.4%	--		
Return on equity ¹	-7.8%	10.5%	--		
Return on assets ¹	-0.6%	1.0%	--		
Net interest margin ¹	5.1%	5.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	22.2%	24.6%	--		
Loss provision to net charge-offs (qtr)	132.9%	127.5%	--		
Net charge-offs to average loans and leases ¹	0.9%	1.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	19.0%	12.9%	1.7%	0.4%	--
Closed-end 1-4 family residential	4.7%	5.2%	0.1%	0.3%	--
Home equity	1.5%	1.3%	0.3%	0.6%	--
Credit card	1.4%	1.1%	1.5%	1.8%	--
Other consumer	7.2%	0.4%	0.4%	1.1%	--
Commercial & Industrial	3.9%	6.4%	0.1%	0.6%	--
Commercial real estate	3.3%	7.3%	0.1%	0.5%	--
Total loans	5.5%	6.9%	0.2%	0.5%	--